PUSH MODEL INTERNET BILL PRESENTMENT AND PAYMENT SYSTEM

ABSTRACT

5   A system and method for Internet bill presentment and payment using a "push" model to intelligently "push" bills from the billing entities to the customers without the active enrollment by the customer. Initially, a bill servicing entity data mines payments made by the customers to that billing entity. The data mining reveals the financial institution that a customer uses to pay his bills and the customer's account number at

10   that customer's financial institution. After determining the particular financial institutions used by the customers, the bill servicing entity is able to send electronic bill packets to the customers' respective financial institutions. By enlisting a plurality of financial institutions used by a plurality of billing entities, most of the customers' bills can be presented to the customers at the customers' financial institution with no effort

15   by the customer. After presentment of the bills to the customers, the system will accept payment and provide for settlement of the payment.